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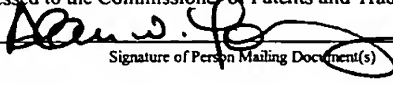
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: JOHNSON, Richard C. Art Unit No.: *Unassigned*
Serial Number: 10/071,066 Examiner: *Unassigned*
Filing Date: February 8, 2002 Att'y Docket: ORCL5595CIP
Title: Methods and Systems for Carrying Out Contingency-Dependent Payments
Via Secure Electronic Bank Drafts Supported by Online Letters of Credit
and/or Online Performance Bonds

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CERTIFICATE OF EXPRESS MAIL

I hereby certify that this document and the documents referred to as enclosed herein are being deposited with the United States Postal Service on this date of April 12, 2002 in an envelope as "Express Mail Post Office to Addressee" Mailing Label Number EL 833 860 389 US addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231


Signature of Person Mailing Document(s)

ALAN W. YOUNG
Printed Name

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RESPONSE TO NOTICE OF OMITTED ITEMS
TRANSMITTAL LETTER

Sir:

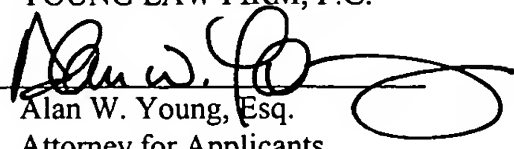
In response to the Notice of Omitted Items issued April 5, 2002, Applicant submits herewith the following in accordance with Paragraph II of the Notice:

1. Copy of Notice of Omitted Items dated April 5, 2002
2. Omitted Item - Figure 11
3. Newly executed Declaration in accordance with 37 CFR 1.63 and 1.64
4. Petition under 37 CFR 1.182
5. Check Number 6481 for payment of \$130.00 petition fee

If any unresolved issues remain, please contact Applicant's attorney at the telephone number indicated below.

Respectfully submitted,

YOUNG LAW FIRM, P.C.

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Date: April 12, 2002